

PERI-URBAN INFORMAL RENTAL HOUSING MARKET IN LUANDA

It's magnitude, characteristics and implications for poverty reduction
strategies and programmes

(Scoping study of informal housing rental markets in peri-urban areas of Angola)



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Table of content

1	Background, research objectives & methodology.....	3
1.1	Research background	3
1.2	Defining peri-urban private renting	4
1.3	Research objectives	4
1.4	Methodology.....	5
2	Context	8
2.1	Unregulated urban expansion of informal settlements.....	8
2.2	Private sector housing developments	10
2.3	Housing finance.....	12
2.4	Government policy and attitudes.....	13
3	Research results.....	15
3.1	Research question 1: Magnitude of the rental housing market and relation to other forms of housing occupancy	15
3.2	Research question 2: Contribution of renting to the livelihoods of landlords	16
3.2.1	<i>Characteristics of landlords and their rented property.....</i>	<i>16</i>
3.2.2	<i>Household expenditure and rental income</i>	<i>17</i>
3.3	Research question 3: Characteristics of tenants	19
3.3.1	<i>Why rent?.....</i>	<i>19</i>
3.3.2	<i>Housing sequences.....</i>	<i>19</i>
3.3.3	<i>Characteristics of rented spaces</i>	<i>20</i>
3.3.4	<i>Aspirations of tenants.....</i>	<i>21</i>
3.3.5	<i>Tenants' employment, income and expenditure.....</i>	<i>22</i>
3.3.6	<i>Contracts and relations between tenants and landlords.....</i>	<i>24</i>
3.3.7	<i>Rents.....</i>	<i>27</i>
3.4	Research question 4: Relationship between poverty indicators and form of tenure....	28
3.4.1	<i>Indicator 1: Durable structures</i>	<i>29</i>
3.4.2	<i>Indicator 2: Overcrowding</i>	<i>Error! Bookmark not defined.</i>
3.4.3	<i>Indicator 4: Access to improved sanitation.....</i>	<i>29</i>
3.4.4	<i>Indicators 3 & 5: Access to clean water & connection to services.....</i>	<i>31</i>
3.5	Research question 5: Tenure security of private renting in the current land legislation	34
3.6	Research question 6: Comparison with this research's results and international experience	35
3.6.1	<i>International experience.....</i>	<i>35</i>
3.6.2	<i>Comparison of international experience and research results.....</i>	<i>37</i>
4	Conclusions & Recommendations	37

Appendix 1:	Peri-urban private rental housing in the Media and in Angolan popular culture
Appendix 2:	Questionnaire for tenants
Appendix 3:	Questionnaire for landlords
Appendix 4:	Maps of sample areas
Appendix 5:	Three short live histories of landlords and tenants

1 Background, research objectives & methodology

1.1 Research background

Over the last 15 years, DW has implemented a series of research projects that have provided invaluable baseline data on housing, land tenure, basic services (water & sanitation) and urban infrastructure, as well as rural land use management and regularization. Results of this research have continuously fed policy debate in Angola, as for example in 2004, during the consultancy phase of the new Land Law, when results from DW's land research program were presented to parliamentarians, political party representatives and senior political decision makers. The research presented evidence-based arguments to support the recognition of land assets of the poor on the basis of "occupation in-good-faith". DW further advocated for the inclusion of the principals of the 1996 Habitat Agenda¹ into Angolan legislations. Subsequently DW was engaged by the Minister of Urbanism and Housing to draft a set of by-laws to the Land Law in order to regulate land in peri-urban settlements and to bring Angolan law into compliance with international human settlements norms. Following the publication in 2004 of its research findings on housing tenure in Luanda and Huambo, DW also initiated a pilot project on land regularization and slum prevention in Huambo and, based on the positive government feedback, is today replicating the approach in the cities of Benguela, Cabinda and Dundo (Lunda Norte). These projects are being implemented in collaboration with provincial governments and municipal administrations and have gained attention from the Central Government as a model to be emulated more broadly. In fact, after a presentation of the results of these participatory planning projects, the Ministry of Urbanism and Housing asked DW to present plans for the regularization of informally occupied lands and participatory planning in peri-urban areas in several more provinces.

There is today considerably more attention by central and local governments to issues related to urban expansion, planning and land regularization. This increased interest has been accompanied and stimulated by research and civil society activities such as the national land network that have been advocating rights for land access and tenure over the last years. Recognizing its own limitations for controlling the rapid expansion of urban centres in Angola, the national and provincial governments have shown considerable interests in creating partnerships with civil society organizations, NGOs and the private sector. Many of these partnerships are negotiated by central government or the presidency and involve large portuguese, chinese and brazilian conglomerates, geared toward infra-structure and housing projects that benefit the upper end of society.

The Ministry of Urbanism of Housing, along with provincial governments and municipal administrations however have all along recognized that condominium building alone will not resolve the housing problem in Angola. This recognition has opened space for initiatives such as DW's peri-urban participatory urban planning projects that provide low cost and very efficient tools to local administrations that have little resources but are under immense pressure to provide legal land for housing.

¹ Angola signed the Habitat Agenda in Istanbul in 1998 and thereby committed itself to bring its legislation into conformity with these principals.

DW's rather successful involvement and contribution towards national efforts to facilitate urban land regularization and prevent slum expansion through participatory lay-out planning gained initial momentum through a scoping study that was commissioned to DW by Ministry of Public Works (the Ministry of Urbanism and Housing did not exist at the time), with the title "Research about the legal and institutional structure to improve the right to land and housing in peri-urban areas in Angola (Ministry of Public Works, 2002). This was the first ever research on peri-urban land issues in independent Angola.

Research on rental housing is in a similar situation today. To date, there has been no research done on rental housing in Angola and as this report will show, there is no government policy concerning rental housing, nor any legal framework. This report therefore provides a first effort to get an understanding of the magnitude and characteristics of rental housing in Luanda. Being a scoping study, this report will open as many questions as it will answer. While providing some first baseline information, it will indicate where future research should focus and how research results should be used to influence housing policy and housing programs. Given the Government of Angola's increasing interest and willingness to seriously address the nation's housing problems, this research comes at an opportune moment and has the potential to make a contribution to planning and implementation by introducing rental housing as an important housing sector.

1.2 Defining peri-urban private renting

The term 'peri-urban private renting' as used in this report refers to renting practices in peri-urban areas in Luanda, Angola. It refers to informal renting practices because renting procedures do not adhere to procedures stipulated by law, such as the 'Tenant's Law' of 1961 (Lei do Inquilinato). It is therefore a renting practice largely defined on an individual basis by landlord and tenant and no taxes whatsoever are paid to the state. Often, owners and tenants elaborate a written informal contract for which they define the different clauses, but renting contracts can also be done verbally.

1.3 Research objectives

This scoping study is seen as the initial stage of a wider and longer term investigation of the importance of housing rental as a key mechanism for housing provision, income generation, investment and domestic savings in peri-urban areas in Angola.

The study of such informal housing rental markets can thus assist to:

1. Understand why, when, what and how tenants rent housing and the advantages this can bring, as well as disadvantages, of the dominant informal nature of rental – with a view to assisting to improve tenants' housing options;
2. Understand why, when, what and how landlords rent housing and the advantages this can bring, as well as disadvantages, of the dominant informal nature of rental – with a view to assisting consolidation and re-investment in housing or the knock-on financial impact on other socio-economic development opportunities;
3. Eventually understand the scope of such renting in social, economic and political terms – i.e. the scope of the fixed investment, the nature of how this could be

used for financial leverage, and the link with informal settlement upgrading and recognition of land rights.

The present study focuses on beginning to answer the first two points, in selected peri-urban informal settlements in Luanda, the capital of Angola. The present study will also create a basis for using other longer-term, large-scale studies being undertaken by DW (in the city as well as other urban areas of the country) to assess the magnitude of the informal rented housing sector, understand how the urban housing market is evolving in Angola's rapidly growing cities, how this evolution is shaping urban development, and how that urban development is reconfiguring opportunity-structures within the informal economy. The long-term aim will be to identify ways that can be used to improve tenants' housing options as well as ways that can be used to assist re-investment in housing and improve the availability of housing.

The **key research questions** of the research are as follows:

Research question	Subquestions
1. What is the magnitude of the rental housing market in Luanda in relation to other forms of housing occupancy?	<ul style="list-style-type: none"> What is the average percentage of urban dwellers in Luanda under private renting tenure? What are locational differences in the percentage of renting in relation to other forms of housing occupancy How are patterns of renting and other forms of occupancy related to local poverty indicators?
2. To what extent does renting of housing contribute to the livelihoods of the landlords?	<ul style="list-style-type: none"> What are renting prices in peri-urban Luanda and how are the prices related to location? What is the average contribution of renting income for the livelihood of the landlord?
3. What is the profile of rented housing tenants in peri-urban areas?	<ul style="list-style-type: none"> Why do people opt for private renting? How does private rented housing fit with poor people's housing strategies and fit into their housing careers and their life-cycle? What is the average percentage of renting costs in regard of the overall expenditure of tenants? Can renting of housing be used as a poverty indicator?
4. What is the relationship between poverty indicators and form of tenure?	<ul style="list-style-type: none"> What level of Access to basic water and sanitation infrastructure do tenants of private renting tenure have? What criteria are used to set prices? <ul style="list-style-type: none"> Availability of toilets and washing space? Number of rooms? ; Access to water and electricity? Location (distance from markets, roads, public transport etc.)
5. How does current urban land legislation consider private renting tenure in terms of tenure security?	<ul style="list-style-type: none"> Is private renting tenure explicitly considered in the new land law and its recently approved framework of regulations? What form of tenure security does current legislation provide?
6. How do the results for Luanda compare to international data on urban rented housing for the poor and can anything be learnt from international experience?	<ul style="list-style-type: none"> Based on international good practice, what additional legal provisions should be adopted to strengthen private renting tenure rights?

1.4 Methodology

The methodology for the implementation of this research project involved the following key steps:

1. A desk study

DW's documentation centre (CEDOC) analysed relevant research, publications and media articles to provide information on the wider context within which informal housing rental takes place in Luanda.

2. A review of international experience

With the assistance of the Centre for Environment & Human Settlements (CEHS), Edinburgh, a review was carried out of international housing literature with a focus on low-income housing rental in Africa, Asia and Latin America.

3. Identification of rented housing within a specific sample of several neighbourhoods in Luanda

Four Bairros & Communes were identified within three Municipalities of Luanda Province:²

- Maianga Municipality: Bairro Catambor, a pre-Independence 'musseque' location, more than 30 years old and close to the city centre.
- Sambizanga Municipality: Commune Ngola Kiluanje, a 'musseque' from the immediate post-independence era further from the city centre.
- Cacuaco Municipality: Communes of Kikolo & Cacuaco Sede that have developed in the last ten years and have mainly grown in the post-conflict period.

These areas represent some of the typical characteristics of contemporary peri-urban Luanda. Research in these areas was likely to capture differences in rental housing due to location (age of settlement and distance from the city centre) while also capturing the main variables associated with life-cycle and economic factors.

4. Field research with questionnaire for landlords & tenants

Interviewers approached households on a random basis to determine whether they are (or have been) tenants or landlords, thus attempting to identify both sets of subjects as suitable for interview.³

² See Appendix 4 with maps of the sample areas.

³ As the location entry point to the survey proved not identifying enough landlords, a snowball technique was used to identify further landlords for interviewing. The snowball started with employees of Development Workshop who were asked if they were landlords or if they knew people who were landlords. This provided additional interviews with landlords, though not necessarily in the bairros mentioned above.

The survey instrument for tenants began with a summary of 'housing careers' of tenants, subsequently concentrating in more detail on their present situation as a tenant, the type of housing that they rent, the rent and how it is fixed, and the relation with the landlord.⁴

224 tenants were interviewed. Of these 31% were in Bairro Catambor, 38% were in Ngola Kiluanje and 31% were in the Comunas of Cacuaco Sede or Kikolo.

The survey instrument for landlords began with questions about how they became landlords and their motivations, then questions about their properties and the economics of being a landlord then about their relations with their tenants.⁵

122 landlords were interviewed. Of these, 38% were in Bairro Catambor, 16% were in Ngola Kiluanje, 20% were in the Comunas of Cacuaco Sede or Kikolo and 25% were in other parts of the city of Luanda. The respondents in other areas of the city were part of the sample because of the snowball technique used to identify additional landlords.

Summary statistics of interviewed tenants and landlords

	Tenants	Landlords
Bairro Catambor	70 (31%)	46 (38%)
Ngola Kiluanje	86 (38%)	20 (16%)
Caduaco Sede/Kikolo	68 (31%)	24 (20%)
Other		32 (26%)
Total	224 (100%)	122 (100%)

Observation:

To estimate the magnitude of the rented housing market in Luanda, the research team added baseline information about housing types from following survey results:

1. Land research program, 2002-2005
2. Survey on access to water, 2006

⁴ See appendix 2 for the questionnaire for tenants.

⁵ See appendix 3 for the questionnaire for landlords.

2 Context

2.1 Unregulated urban expansion of informal settlements

During 2008, DW implemented a remote sensing survey based on up to date high resolution satellite imagery in combination with on site verification interviews and participatory mapping exercises, with the objective to achieve an accurate estimate of Luanda's population.

Three approaches have been used to map houses and people in Luanda:

1. In areas of very high density of single-level houses, areas of roofing visible in the satellite images were mapped. This method was adopted because it is usually impossible to identify individual houses, the edges of the roof on one house often being right next to the edges of the roofs of its neighbours. The resulting sets of data were polygon shape files for each of roofing, and of each mapped roof the area was calculated (in square metres).
2. In areas where individual houses could be identified more clearly each house was mapped as a dot, and so the resulting data sets consist of point shape files.
3. The boundaries of apartment blocks or predios were mapped as polygons, and the number of apartments in each predio has been estimated by multiplying the number of levels or floors with the number of apartments in each level. The number of levels and apartments was counted by enumerators who visited each apartment block.

Two methods were used to estimate the number of people mapped:

1. An estimate was obtained of the number of square metres of roofing per person from data collected at 482 homes where both the number of residents and roof area (in square metres) was reported. Processing of these figures gave a figure of 6.6 square metres of roof per person⁶. The homes were informal structures in Cazenga, Sambizanga and Cacuaco.
2. For houses mapped as points and for apartments, we used the following estimates of the number of people per household: 5 people per apartment, 6 people per house in urban housing types, and 7 people per house in all other housing types.

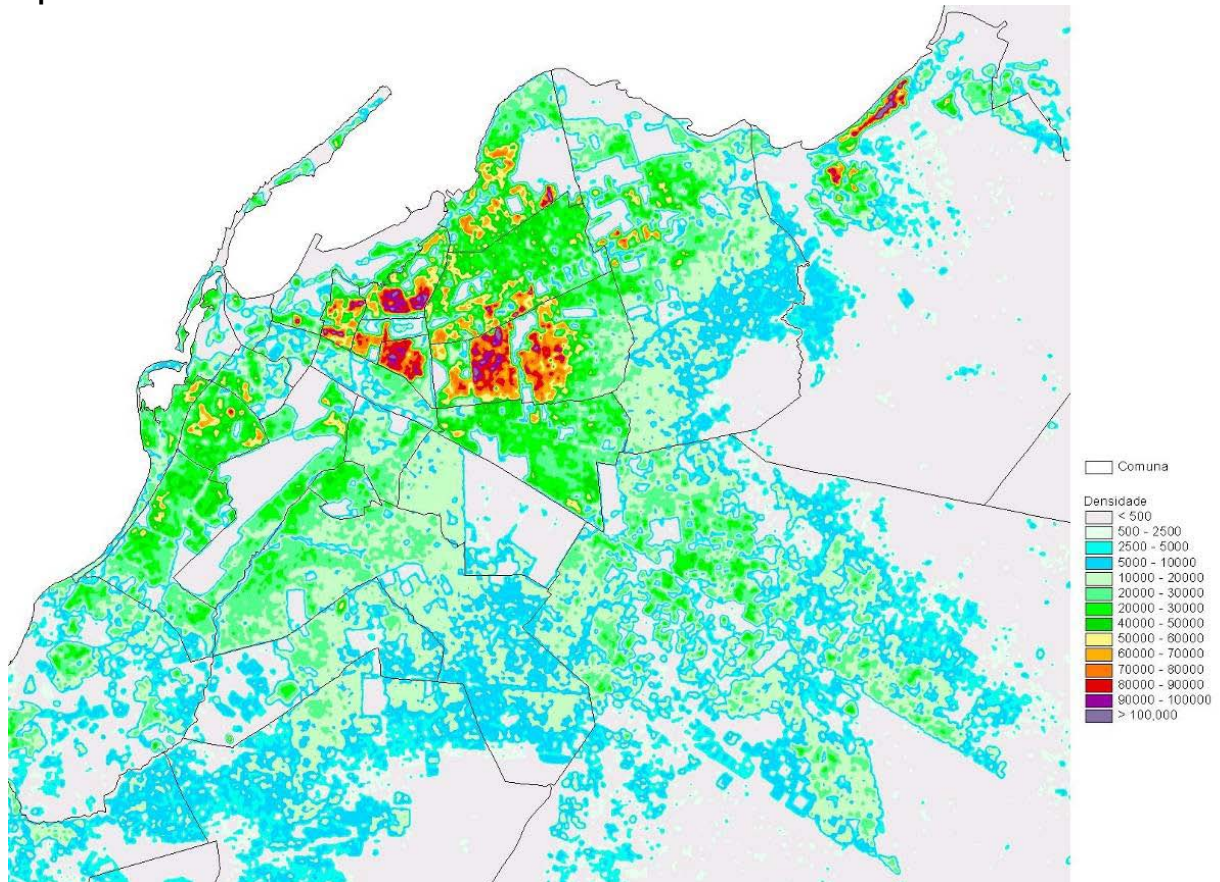
Through this approach, the population of Luanda was estimated at approximately 5.8 million, of which more than 90% in peri-urban areas. The table below provides more details per housing typology and the figure following the table illustrates population densities in Luanda.

Estimated number of people in each housing type and the percentage of all people in Luanda

⁶ In fact, there was an average of 8.5 square metres of roof area per resident in the 482 homes. However, the figures were skewed by a small number of homes that had few residents living within large houses with extensive roofing. For this reason, the median figure of 6.6 square meters of roofing per person was adopted as providing a more reasonable estimate.

Type	Sub-type	Population	% of population
Assentamentos Rurais		217,100	4%
Bairro Popular	Antigo	84,600	1%
Bairro Popular	Novo	114,000	2%
Musseques	Perifericos	1,649,900	28%
Musseques	Transicao	603,700	10%
Musseques	Ordenados	43,100	1%
Musseques	Antigos	2,783,400	48%
Urbano	Novo	156,700	3%
Urbano	Antigo	168,000	3%
Zona Industrial		2,700	0.05%
Total		5,823,200	100%

Population densities in Luanda



With a growth rate of about 7% per annum, the population of the city is increasing by some 350,000 per year. If it is assumed that the average household size is 7 persons, it can be assumed that at least 50,000 new households are being formed in the city of Luanda each year and that this is the number of new housing units that need to be

constructed to keep pace with population growth (DW & CEHS 2005; Angola News 2007: May).

Demographic development of Luanda city⁷

Date	Luanda
1940	61,000
1960	224,000
1970	475,000
1978	738,000
1983	923,263
1985	1,138,000
1991	1,538,779
1995	2,100,000
2000	3,276,991
2008	5,800,000

The expanding peri-urban areas show extremely high rates of poverty and social exclusion. Research conducted in several *musseques* in 2003/4 found 42 per cent of respondents to be destitute and 37 per cent very poor in accordance with the qualitative parameters established for this research (DW and CEHS 2005: 111).⁸ The highest levels of poverty were recorded from peripheral expansion areas where 85 per cent were considered destitute (DW and CEHS 2005: 111). Access to urban services is also very low in Luanda's peri-urban areas. The same research identified that 30 per cent of respondents had no access to services such as water supply and electricity or basic services such as health and education in the vicinity (DW and CEHS 2005: 112).

2.2 Private sector housing developments

There are still very few private and public sector initiatives to address the growing housing deficit of Luanda. Foreign private sector property developers, who are mainly Brazilian and Portuguese companies, almost always construct for higher rent groups in small and enclosed condominium type constructions. A number of Chinese civil construction companies have also begun to emerge, though as yet they have not entered the low-cost housing sector.

National constructors also mainly focus on luxury condominium style accommodation, of high rental value. The main national constructors in the lower price range are the following:

⁷ Apart from the estimate of 2008, all data is cited from different sources in: MINUA 2002: 28

⁸ Poverty was defined as low access to a series of resources (economic, human, physical, socio-cultural and legal/political) that householders can draw on to lower their vulnerability (DW and CEHS 2005: 111).

- a) **Cooperativa O Lar do Patriota** is leading the housing project 'Urbanisation Harmony' (Urbanização Harmonia). Having started in 1995, this project envisaged to build 2050 homes, and has built 550 to date. It was founded to address the need for housing for government ex-combatants, but after a period of time, the project started to respond to broader interests, not only attending the initial target group.
- b) **Ridge Solution, Ltd.** is leading the housing project 'Garden of Eden Urbanisation' (Urbanização Jardins do Edén), to be built in the municipality of Kilamba Kiaxi. It began in 2005 with the aim to construct 2,000 homes. During the first two years of the project, the houses were valued at USD 75,000. According to company sources, 370 houses were finished at the time of this research. Most of the clients of this development are private institutions such as Oil & Diamond Companies or Banks that reserve homes for future workers.
- c) **Casa Forte Imobiliário, Lda.** is managing a building project for timber houses which in principle are built on the clients' own plots at the following cost: T2 – USD 58,000; T3 – USD 81,000; T4 – USD 104,000. This is a recent project and there are no data on the number of houses constructed to date.⁹
- d) A more successful project especially geared towards a low income group was one carried out three years ago by **Promotora Real Prestige Ltd**, in partnership with a public institution that was in need of accommodation for its workers. This contractor successfully built 100 homes in Luanda, in the municipality of Kilamba Kiaxi. Initially, 550 units were planned with construction costs of USD 15,000 per unit. The houses were then sold at USD 25,000 to the workers of the partner institution whose average salary was 37,000 Kwanzas, equivalent to approximately USD 481¹⁰. They had to pay back the loan over 420 months, with monthly instalments of USD 143 and with interest rate of 8% on the loan. It is important to note that each house from Real Prestige was handed over unfinished. A 59m² house with zinc roofing and much work still to be done, such as internal investment, external walls, internal flooring of a particular type, false ceilings and protective walls. However, the homes were connected to the electricity grid and had running water. Despite the shortcomings, the project was considered rather innovative and much sought after, given the fact that at the time it was the only private housing initiative with a low income target group.

Overall, the number of houses constructed by these above mentioned constructors, who are the only ones aiming to serve a lower-income population group, is no more than a few hundred each year, which is very small compared to the existing demand.

⁹ 'T' is a way commonly used in Angola to specify the number of bedrooms in a housing unit. A T1 housing unit for example has one bedroom, a T4 unit four.

¹⁰ Data provided by Real Estate Agents, in accordance with BFA Bank systems, which according to BFA, a large part of financing is made available by BFA.

Overview of house and apartment prices of property sold by some developers mentioned above

Housing Category	Type	Price /Bought off Plans	Delivery Time	Examples of current House Developers
Low	House	\$ 25,000-50,000	12-18 months	Imobiliária Royal Prestige, Ltd
Middle	Vivenda	\$ >150,000	18-24 months	Urbanização Nova Vida
	Apartment	\$ >60,000	18-24 months	Nova Vida
High	Vivenda	≥ \$ 250,000	18-24 months	Imobiliária Rita Projects Ltd
	Apartment	≥ \$ 250,000	18-24 months	

National and foreign companies erect buildings whose average cost for apartments or homes of approximately 70 square metres is USD 125,000.¹¹ The average public sector worker, whose monthly salary is around the equivalent of USD 1,000, is not in a position to apply for a housing loan and purchase a house in the private sector market. For example, a 25-year-old worker is only able to acquire a housing loan up to the value of USD 50,000, with a monthly income in kwanza equal to USD 358 over a period of 420 months, and with an annual interest rate of 8%.¹²

2.3 Housing finance

Housing Finance is still in its infancy in Angola, covering only a very small section of the population. Banking housing loans in Angola is a recent practice, and information provided by BNA show that the first institution to offer this product was the Banco de Fomento Exterior (now BFA) in 1994.

There are now 21 banks doing business in Angola, and one financial institution dealing largely with microcredit (Kixicrédito S.A).¹³ Of the principal operators, only four (BFA; BIC; BAI and BTCGA) specifically offer housing loans as a product for their customers. The other banks do not, but many finance house acquisitions not through housing loans but as investment loans and/or consumer or private loans. These latter products have high interest rates, an average of 10% for loans in American dollars, and 15% for finance in the national currency, with short repayment periods of 36 months.

KixiCrédito is the first non-banking financial institution in Angola, and its customers are low income workers from the private and public sectors, and small business entrepreneurs in the informal sector. In the course of doing business, KixiCrédito discovered that some 30% of their clients diverted their business loans towards financing house construction, rehabilitation or house expansion. Responding to this trend a specific housing product called KixiCasa was developed and in a pilot experience, offered to the best KixiCrédito clients in the province of Huambo in 2007. KixiCrédito made positive experiences with this new product and is currently procuring funding for expanding its outreach.

Summarizing, this section briefly outlined how very restricted access to housing and housing finance is in Luanda. This probably explains why most inhabitants of Luanda

¹¹ Source: 2º Real Estate Forum, which took place in May 2008, organised by 'Polis Luanda Imobiliário'.

¹² Figures provided by the following banks: BFA S.A; BIC S.A and BAI.

¹³ Institution created in 2006 and administered by the NGO Development Workshop.

construct their own homes, using savings from their salaries or what they make from the informal economy.

2.4 Government policy and attitudes

This section will examine policies and attitudes of the Government of Angola in relation to housing in general and to rental housing in particular.

Originating in the 2008 election campaign and now official government policy is the national Government's intention to build 1 million housing units by 2012, of which two third will be owner built on urbanized parcels distributed by the government.

During 2009, MINUA has assisted most provincial governments in Angola in identifying land reserves for social housing, especially designed towards supporting the national housing program.

The main features of the Programme are summarized below according to public statements of central government officials in a recent conference in Luanda.¹⁴

- The government will promote:
 - Regulation of the housing credit system;
 - Creation of exemptions or tax reductions on the acquisition of dwellings and land concessions for home construction;
 - Approve general political directives for the nomination of land for housing purposes.
- The target is 1,000,000 homes, of which:
 - 115,000 dwellings constructed by the Public Sector (11,2%)
 - 120,000 dwellings constructed by the Private Sector (12%)
 - 80,000 dwellings constructed by Cooperatives (8%)
 - 685,000 dwellings being self-build (rural/ urban) (68,5%)
- Programme strategies include:
 - Concession of urbanized parcels for housing;
 - Provision of social equipment/basic infrastructure such as schools and health centres;
 - Beneficiaries are 6,000,000 people across the country;
 - Means of access are through purchase or rent, with the rules for either access still to be determined by the government;
 - Provincial Governments have specifically the task to:
 - Make serviced and legalised land available to attend to the needs of families who wish to self-build, or for the reintegration of families affected by flooding, or living in areas at risk;

¹⁴ The National Habitation Conference, held by the Angolan Government on April 13, 2009

- Promote upgrading of 'musseques' and facilitate legal land ownership of land in upgrade areas, as well as minimizing forced removals in the process;
- The program strategy further asks the Ministry of Justice to open land registration offices that would offer different services in the same location, facilitating the acquisition of title deeds with less bureaucracy and at lower costs.

Following are some of the social Housing Construction Projects that should be underway by 2009 in Luanda:

- Kilamba Kiaxi
 - Beneficiaries: 160,000 inhabitants
 - 20,000 apartments
 - Duration: 2011 (end of 2009, 3,000 apartments; 2010 12,000 apartments)
 - Characteristics (11 storey-buildings and apartments of 110, 120 and 150 m²)
- Cacuaco
 - 3 phases
 - 30,000 apartments
 - Characteristics: 5 - 11 storey buildings
 - 10,000 apartments are currently being constructed, which will be concluded in 3 years.
- Viana (Zango)
 - 51 new buildings
- Km44
 - 2,000 houses
 - Beneficiaries: the majority will be workers at Luanda's future airport

The Programme does not specifically refer to private rented housing. One of the possible implications of the programme for Luanda is that the State will exert tighter control over peri-urban land around Luanda for this programme, including the allocation of lots for self-build housing. This may make access to land more difficult in practice.

There is to date no explicit policy on rental housing. It is assumed that in the course of implementing the above mentioned housing programmes, some kind of policy and perhaps also by-law will be published with the aim to regulate access to the newly built housing units, this including access through renting.

3 Research results

3.1 Research question 1: Magnitude of the rental housing market and relation to other forms of housing occupancy

The sample size of this research was not sufficient to accurately estimate the magnitude of the rental housing market in Luanda. Interviews were made in three main sample areas only, reflecting different typologies of peri-urban settlements in Luanda and providing a reasonable level of representation in order to address some of the key research questions of this survey.

To estimate the magnitude of the rented housing market in Luanda however, the research team added baseline information about housing types from following survey results:

1. Land research program, 2002-2005
2. Survey on access to water, 2006

Land research program

In this research was carried out in 8 distinct peri-urban areas in Luanda, that were chosen according to their physical structure and other indicators. A total of 528 interviews were conducted in those 8 sample areas. 15% of the interviewed stated that they have informally rent the place where they were currently staying and 2% explained that they were formally renting the place. Therefore, a total of **17%** of all interviewed were living in rented housing.

Survey on access to water

In the Development Workshop water survey of 2006, **14%** of households in peri-urban Luanda replied that they were tenants. In the course of the research, a sample of 1300 individuals were interviewed across the city.

The data gathered from these surveys suggests that informally rented housing is found in most parts of the city, although there seem to be quite considerable differences in the percentage of rented dwellings between different parts of the city. In the above mentioned water survey, more than 20% of the interviewed in the Communes of Cazenga, Kassequel, Palanca, Rocha Pinto and Ngola Kiluanje were tenants and less than 5% of the interviewed in the Communes of Ramiro, Havemos de Voltar and Kinanga. However, nor the water survey or any other subsequent research has investigated these differences which would have to be confirmed by future research.

Data gathered from these surveys therefore suggests that approximately 15-16% of peri-urban households are tenants. According on the DW 2008 population survey mentioned earlier in this report, some 90% (or approximately 5.2 million) of Luanda's total population of 5.8 million peri-urban areas. If 15% of those are living in rented housing, this means an equivalent of approximately **780.000** residents.

3.2 Research question 2: Contribution of renting to the livelihoods of landlords

3.2.1 *Characteristics of landlords and their rented property*

According to this research, two thirds of landlords only have one property to rent (64% of all interviewed), and one third have two or more.

The main reason to become a landlord is to have an income in addition to the other sources of family income (55% of respondents) and as an investment (22%). However, rental income from housing is reported as the main source of income in only 10% of cases. Eighty per cent of landlords want to continue to be a landlord in the future, 16% do not want to continue and 5% don't know. The main reason to continue being a landlord is a financial one: landlords continue to see rental income as an additional source of income in the future, with a few (16% of all landlords) seeing rental income as a main source of household income in the future. Seventeen per cent of landlords see it as a way of increasing the size of the house for future use of the household.

The main reasons for not continuing to be a landlord in the future are the loss of privacy and the responsibilities of looking after the property. A small number of landlords hope that in the future they will have enough income from other sources so that they will not need rental income, or that the property will be for other household members when they become adults.

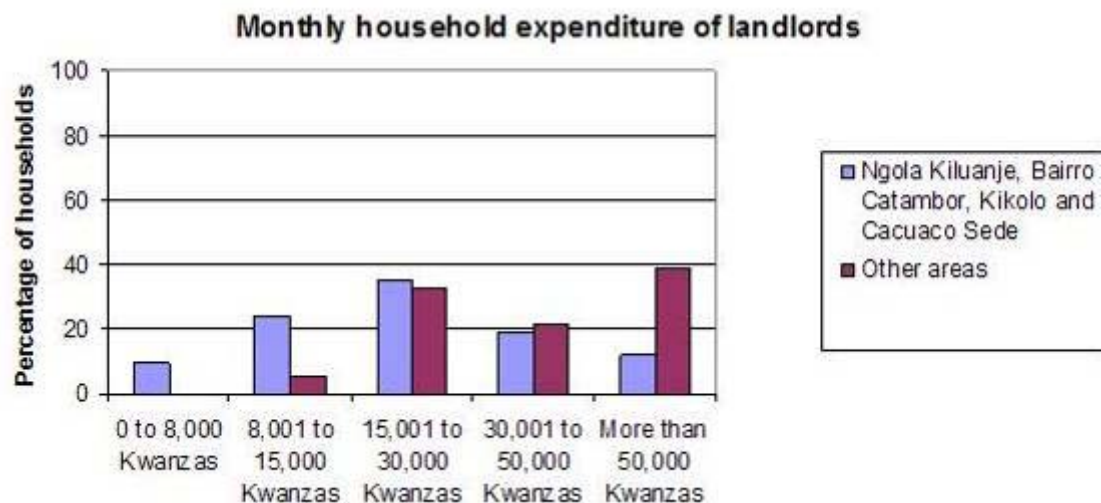
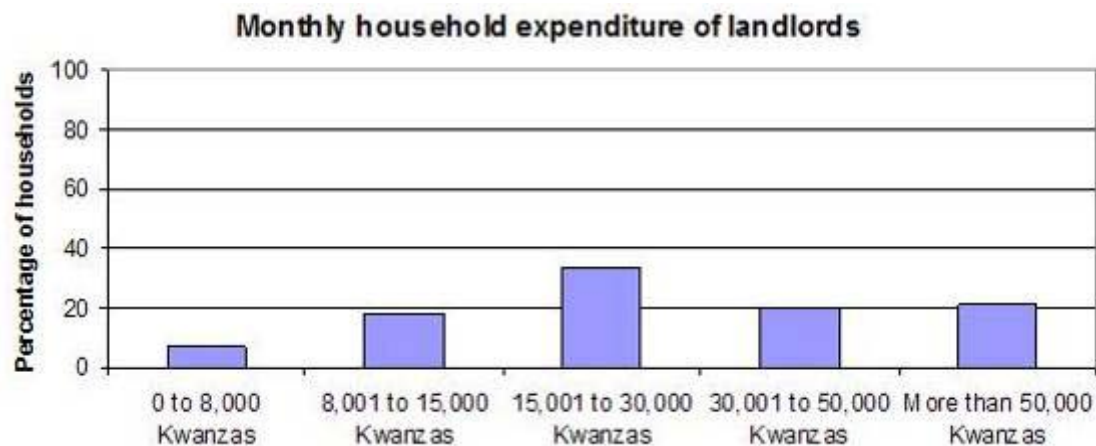
62% of landlords report that they have a property as an annex to their own house, 24% report that the property is in the same bairro and 12% in a different bairro. Only one landlord (from the group recruited through the snowball technique) said that they had a property in the centre of the city. Although it is known that there are people with property in the centre of the city who have moved out to peri-urban areas so as to rent out their property in the centre of the city to companies or expatriate workers for example, who are willing to pay very high rents, it would seem that this is only a small percentage of the universe of rented property.

In 68% of cases the landlord built the rented property himself or herself and in 21% of cases the landlord inherited the property. In only 9% of cases did the landlord buy the property, and in only 2% is the rented property one that was bought from the State. This is a clear reflection of the tendency for most houses in peri-urban Luanda to be self-built. When the property being let is a room (or rooms) within a house it is more likely that the property was bought, but still only 20% of this type of property was bought. There is little difference between areas in the way in which the landlord acquired the property that is being let. When a landlord has more than one property it is slightly more likely that the properties have been bought, though this is still a minority of properties.

In ninety per cent of cases the capital for purchase or construction of property that is being let has come from savings (from salaries or from work in the informal economy). In only 3% of cases has the capital come from loans. In another 3% of cases the capital came from rental income on other properties. When a property has been purchased, it is slightly more common for the capital to have come from other rental income, from a loan or from the sale of other property, but it is still the case that 70% of capital came from salaries or from work in the informal economy.

3.2.2 Household expenditure and rental income

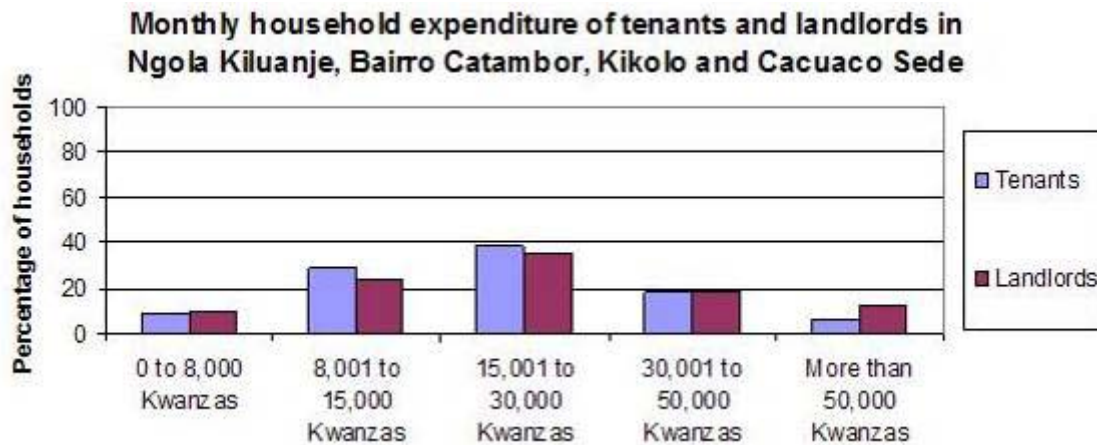
The first of the following charts shows the distribution of the stated monthly household expenditure of landlords. The median household expenditure is between 15,000 and 30,000 Kwanzas per month, but just over 40% of households have an expenditure of more than 30,000 Kwanzas per month. However there are significant differences in the level of the monthly household expenditure of landlords between those in Ngola Kiluanje, Bairro Catambor, Kikolo and Cacuaco Sede (the part of the sample located by visiting households in those areas) and those in other areas (the part of the sample identified through the snowball method). The latter group has a significantly higher household expenditure (with 60% having a monthly expenditure of more than 30,000 Kwanzas). The latter group also has more people working in the formal sector of the economy: 1.37 people per household as against 0.81.



The household expenditure of tenants and landlords in the four areas of the study (i.e. excluding the landlords recruited through the snowball method) are very similar. This

would suggest that tenants and landlords living in the same area are of similar economic status.

The average number of people per household in formal employment among tenants is 0.78, which is very close to the figure for landlords in Ngola Kiluanje, Bairro Catambor, Kikolo and Cacuaco Sede. This suggests that the employment status of tenants and landlords in the same areas is quite similar.



On average, landlords report that they obtain 11.475 Kwanzas per month from rents (153 US Dollars). However the average landlord has 1.53 properties, so the average monthly rent per property is 7.146 Kwanzas. This is higher than the average rent reported by tenants.

According to data gathered by the tenant interviews, the average rent is 5,200 Kwanzas per month. The maximum rent recorded was 26,250 Kwanzas (USD 350) and the minimum rent 525 Kwanzas (USD 7).

The discrepancy is mainly due to the fact that the sample of landlords was drawn from a wider population than the sample of tenants, by including landlords contacted through a snowball method starting with employees of Development Workshop. This led to the inclusion of landlords with properties in other areas of the city with higher rents. If only landlords living in Bairro Catambor, Kikolo, Cacuaco and Ngola Kiluanje are considered, the average rent per property is similar to the rents reported by tenants.

Assuming that the average monthly expenses of a household are 22,500 Kwanzas and an average rent of 5,200 Kwanzas (that does not include data of landlords sampled through the snowball method), the average rent would represent 23% of household expenditure. Based on this survey's data therefore, it can be deducted that **income from renting contributes on average approximately a quarter to the landlord's monthly expenses.**

3.3 Research question 3: Characteristics of tenants

3.3.1 *Why rent?*

The main reason to be a tenant are changes in the household, as for example separation of a couple or youth leaving their parent's home. A secondary reason is related to limited economic possibilities. Migration from one city to another in the search for better conditions is a third but rarely stated reason.

Another reason that has been stated by some tenants is that their house has been destroyed and that they have not yet received compensation by the state. There is further a voiced difficulty of acquiring legal land, linked to the fear of possible future forced expropriation. The proximity of the rented house to the workplace has also been stated as a reason for renting.

3.3.2 *Housing sequences*

Tenants were asked how long they had been living in their present dwelling or on the present plot. It was found that a tenant will on average stay in a dwelling for 28 months. Those living in their present rented housing for less than 12 months accounted for 29%, between 12 and 24 months accounted for another 17%. Just over half of tenants have lived in their present property for 24 months or more and 20% for 36 months or more. This is a much shorter period than a household will stay in an owned dwelling, but it is longer than the average period that tenants stay in rented housing in other African countries, where tenants may move every few months or weeks. The habit in Luanda of landlords asking for six months rent in advance would appear to impose some stability in this sector.

In the Comuna of Ngola Kiluanje, tenants have on average stayed for longer than in the other areas. In Ngola Kiluanje a tenant on average stays in a dwelling for 36 months, and 34% have stayed for 36 months or more. It is likely that in Bairro Catambor the turnover is higher because there is a greater demand for housing as it is closer to the city centre. In Cacucaco Sede and Kikolo the average length of residence is probably lower because they are newer housing areas.

Tenants were asked about their previous place of residence, and it was found that 46% had been in rented property before. For the purposes of this study, some tenants and a number of home owners (who had previously been tenants) were asked more detailed questions about all their previous places of residence and the reasons for moving. This again showed that the average stay in a rented property was about 28 months.

War displacement was only one of the reasons for moving to Luanda: other reasons included seeking opportunities to study and opportunities for a better life. A move from the Provinces to Luanda almost always first involves moving in to the house of a relative, and then a move into rented housing: those who come from the Provinces need some time to find suitable rented housing, and the house of a relative is an important first step in migration. However the number of movements between houses within Luanda outstrips by far the number of moves into Luanda from outside in the post-2002 period.

People move out of a family home when they set up their own family or when they feel the need for their own space. Some move directly to their own home (which they have bought or, more usually, built themselves) while others move into rented accommodation. The intention is almost always, however, that rented accommodation is an intermediate step to having one's own home. There are few moves from one's own home to rented accommodation, except on separation.

While in rented accommodation, however, there may be a number of moves between different rented properties. Disagreements between the landlord and tenant are one reason for the moving, though tenants also move because they want to live in a different location or have better conditions. A third of tenants' reasons for moving from one property to another are landlord-related while half were family-related. Thus, although landlord induced reasons for ending the tenancy are important (and include increases in rent and the landlord wanting the house for somebody else), family formation and growth was equally important. This is unsurprising given the high demographic growth rates and limited housing options. Population growth and growing housing demand mean that landlords are likely to want to increase rents and want the houses for other tenants (including their own family) so it is rather surprising that these reasons for moving are not more important.

The main reason for moving from rented accommodation to one's own home is that the tenant had managed to build his or her own home.

3.3.3 *Characteristics of rented spaces*

Most informally rented housing in Luanda is an annex to a main house, with little difference between the information provided by landlords and by tenants.

Type of house	Percentage of tenants	Percentage, of landlords
One or more rooms in an annex	61	63
One or more rooms in a house	18	13
Complete house	14	18
Other	7	6
TOTAL	100	100

The typical rented house consists of one living room and one bedroom: 52% of tenants interviewed live in this type of house. About 80% of tenants live in houses with only one or two rooms.

Number of rooms	Percentage of tenants
1	28
2	46
3	15
4	3
5	1
n/a	7

TOTAL	100
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There are differences between the various Communes studied. In Catambor and Kikolo dwellings with only one room are more frequent, while in Ngola Kiluanje and Catambor dwellings with 3 or more rooms are more frequent.

Number of rooms	Percentage of tenants in Ngola Kiluanje	Percentage of tenants in Bairro Catambor	Percentage of tenants in Kikolo	Percentage of tenants in Cacuaco
1	15	36	47	25
2	58	41	41	55
3	20	19	7	10
4	5	1	5	0
5	1	1	0	0
n/a	1	2	0	10
TOTAL	100	100	100	100

When a tenant rents an entire house it usually has 2 or 3 rooms. When a tenant rents rooms in a house or rooms in an annex it usually has 1 or 2 rooms.

Number of rooms	Percentage of tenants: One or more rooms in a house	Percentage of tenants: One or more rooms in an annex	Percentage of tenants: Complete house
1	31	35	10
2	49	52	38
3	15	10	41
4	2	1	10
5	2	1	0
Missing	1	1	1
TOTAL	100	100	100

3.3.4 Aspirations of tenants

Tenants have the intention of eventually becoming house-owners. There is a perception that the rented housing is insecure. Households who rent their home see it as a short-term option while they try to obtain or build their own home. 91% of interviewed tenants explicitly stated that they don't want to continue being tenants, but want to become owners of their own housing. 88% of the tenants further would like to be landlords in the future, mostly because of economic reasons with aim to increase their income.

3.3.5 Tenants' employment, income and expenditure

Tenant households have an average of 4.72 members. Only 6% of all tenants are single member households. The size of the household tends to be smaller in the densely populated Bairro Catambor than in Ngola Kiluanje.

60% of the interviewed tenants' households include one person with formal sector employment and in 35% of the interviewed households, all members are employed in the formal sector.

There is a tendency of more formal sector employment in Bairro Catambor than in Kikolo and Cacuo. In Bairro Catambor, only some 30% of interviewed tenant households have no member employed in the formal sector, while in the latter two the percentage lies at about 50%.

Employment in the tenant households	Percentage of tenant households
No employment	6
Only informal employment	37
Formal and informal employment	24
Only formal employment	33
TOTAL	100

A majority of tenants (85%) estimate their monthly expenses between 8.000 to 50.000 Kwanza (USD 106-666). 39% have monthly expenses from 15.000 to 30.000 Kwanza (USD 200-400) and 23% have monthly expenses above 30.000.

There are differences between the sample areas of this research. In Bairro Catambor for example, more than 40% of tenants have monthly expenses of more than 30.000 Kwanza. In all other interview areas, less than 20% of the interviewed tenants have this level of expenses per month. No interviewed tenant in Catambor stated expenses below 8.000 Kwanza, while in Cacuo and Ngola Kiluanje 15% and 11% respectively stated this expense category. About 82% of all interviewed tenants in Bairro Catambor have expenses above 15.000 Kwanza, compared to only 44% in Cacuo and 66% in Ngola Kiluanje. Of all the interviewed tenants, those with lowest expenses live in Cacuo.

There are further significant differences of monthly expenses if compared to the size of the rented property. Tenants with houses with three or more divisions more frequently have monthly expenses of 30.000 Kwanza or more. Tenants who live in annexes tend to have lower monthly expenses.

The lowest monthly expenses are observed by those tenants who recently migrated to Luanda.

Monthly expenses

Percentage of all interviewed tenants

0 to 8000 Kwanzas	9
8001 to 15000 Kwanzas	29
15001 to 30000 Kwanzas	39
30001 to 50000 Kwanzas	18
More than 50000 Kwanzas	5
TOTAL	100

Area	Ngola Kiluange	Bairro Catambor	Kikolo	Cacuaco
Percentage of tenant households that have monthly expenses above 30.000 Kwanzas	17	41	13	15

Number of divisions in the rented house	1	2	3	4 ou 5
Percentage of tenant households that have monthly expenses above 30.000 Kwanzas	13	15	43	88

	Divisão ou divisões em casa	Divisão ou divisões em anexo	Casa inteira
Percentagem dos agregados inquilinos que tem despesas mensais mais que 30.000 Kwanzas	32	16	44

According to this data, a head of household who is a tenant can in most cases be considered to be poor. Households who rent are normally newly formed households, derived from migration to Luanda, marital breakdown or young people leaving home to start a family. However tenants are not exclusively poor and, particularly in areas such as Catambor that are close to the city centre, tenant households may contain significant numbers of people with formal employment who are renting housing in these locations so as to be close to formal employment.

3.3.6 Contracts and relations between tenants and landlords

Only 8% of tenants have some family relationship with the landlord. Of the interviewed landlords, only 6% state to have a family relationship with the tenant. The most common way to promote or to seek rented housing is through wall advertisements. 45% of the interviewed tenants admit to have found their place through this form of advertisement. Newspaper advertisements do not seem to be common for informal renting in peri-urban areas.

Tenants that occupy some subdivisions within the same house as the landlord, usual find the rented space through personal contacts or family relations probably because sharing the same housing space requires a higher level of confidence between landlord and tenant.

Personal contacts are the second most frequently mentioned way of finding rented housing. The third most stated way is through middlement, in Luanda called 'correctores' that have knowledge about housing for rent in a specific área and are contacted by interested future tenants.

How did you find your rented property?	Percentage of tenants
Wall advertisement	45
Personal contact	31
Family relations	6
Through middlemen	15
Newspaper advertisement	1
n/a	2
TOTAL	100

Landlords use different criteria to choose a tenant: 22% of respondents want to know whether the future tenant is employed, 22% want to know whether the tenants is alone or together with other household members, 9% mentioned payment capacity as an important factor and another 9% think it is important whether the future tenant has been recommended by somebody known to the landlord.

ALUGA-SE UMA CASA

NA PETRANGOL

DE 1 QUARTO
1 – SALA
1 – COZINHA
1 – WC
1 – QUINTAL
1 – TANQUE DE ÁGUA

CONTACTO: 923 719 856, 924 521 283

An advertisement for a rented property in Petrangol (Ngola Kiluanje). Photographed on a wall in Luanda. This is the typical way in which properties for rent are advertised. The property being offered has one living room, one bedroom, a kitchen, a toilet, a yard and a water tank.

The most common method to formalize a renting agreement are verbal contracts in the presence of witnesses, an invoice that confirms payment of the rent and unofficial contracts. Official contracts are rare and more common when rented housing is found through middlement (in 12% of these cases). In Ngola Kiluanje, more interviewed than in the other sample areas stated to use use of payment invoices (37% against 27% average).

How was the renting agreement formalized?	Percentage of tenants	Percentage of landlords
Witnesses	31	22
Invoice	27	23
Written contract (without officialization)	26	28
Written contract (with officialization)	5	15
Other (verbal contract or written in a notebook)	10	9
N/a	1	3
TOTAL	100	100

Usually, there seems no contract made about the duration of renting agreement. In the cases where there is some form of agreement, the period usually is 6 months.

Agreed period of the rent	Percentage of tenants	Percentage of land lords
No agreement – undefined period	74	70
Six months	19	24
1 year	4	4
2 years	1	0
Other	2	2
TOTAL	100	100

18% of tenants subrent a part of the rented space. Only 19% of landlords actually mention that they allow tenants to subrent. Surprisingly in this survey, it is the tenants with the smallest rented housing that do subrent most.

Are you allowed to subrent part of the rented space?	Percentage of tenants	Percentage of landlords
Sim	16	19
Não	47	81
Não sabe	37	0
TOTAL	100	100

According to the interviewed tenants, 95% of them have a notice period before leaving the rented space (98% according to the interviewed landlords). This percentage is the same across all different sample areas, types of housing and ways how the rented housing was found.

Only 26% of tenants have a limit on rent increase through an agreement with the landlord (22% according to the interviewed landlords). According to the interviewed, it seems more common to have that kind of agreement when renting a whole house (38% of cases).

According to the interviewed tenants, 55% of them have the right to be reimbursed in case they leave before the period paid for. 59% of the landlords state the same information. According to the survey data, this right is less common in the cases of rented annexes.

	Percentage of tenants: case of subdivisions within houses	Percentage of tenants: case of backyard shacks	Porcentagem de inquilinos: Whole houses
Have the right to be reimbursed in case they leave before the period paid for	72	48	63

20% of tenants have the right to access common services in the house or in the backyard (23% according to the landlords). This right is slightly more common in the cases where there exists a family relationship with the landlord (27%) and slightly less common when about an annex (16%).

95% of tenants say that their rights are respected. All of the tenants that have family relationships with the landlords also say so. The few cases of disrespect that were recorded by this survey were linked to situations where the landlord wanted to rent the property to another person, before the end of the paid period by the current tenants and without consulting her/him on the issue.

In terms of restrictions, 9% of tenants mention that they are subject to some restrictions in terms of entering home at night, 3% have restrictions on the number of visitors, 7% on listening to or playing music. Almost nobody reports any restrictions on the use of the bathroom. Information provided by landlords largely reflects the one provided by tenants.

Restrictions in general seem to be less common when a whole house is rented or when there are family relations between landlord and tenant. On the other hand, restrictions seem to be slightly more common in those cases where rented space was found through a middleman.

83% of tenants (and 80% of landlords) confirmed that tenants have certain responsibilities in terms of cleaning the rented property. Only 5% of tenants (and 2.5% of landlords) say that there are some responsibilities of the tenant in terms of maintenance of the rented space. 98% of the landlords say that the tenants respect the responsibilities they have.

Home improvements are generally allowed, but not often practiced. The risk for the tenant who is improving the rented space is that the improvement costs are not deducted from the rent and that the rent is even increased in accordance to the improved home.

3.3.7 Rents

Most frequently, rents are paid with six months in advance. 74% of tenants confirmed of being subjected to this form of installment while 18% stated that they pay annually. 80% of the landlords confirmed that their tenants pay rent with 6 months advance, while 9% said that their tenants pay on an annual basis. Monthly payments are very rare.

The monthly rate is higher for housing with more subdivisions.

Number of subdivisions	Average monthly rent (Kwanzas)
1	3464 (USD 46)
2	4427 (USD 59)
3	8242 (USD 110)
4 or 5	9847 (USD 131)

The rate is further subject to location, as for example the average rent in Bairro Catambor (close to the city centre) is much higher than in the other surveyed areas.

Location	Average monthly rent (Kwanzas)
Commune Ngola Kiluange	4098 (USD 55)
Bairro Catambor	7800 (USD 104)
Commune Kikolo	3736 (USD 50)
Commune Cacuaco	3985 (USD 53)

According to the interviewed, the monthly rate also tends to be higher for the tenant when she/he got access to the place through an middleman, and lower when she/he got access to the place through a family connection.

How did you get access to the current rented housing?	Average Monthly rate (Kwanzas)
Wall announcement	4627 (USD 62)
Personal contact	5109 (USD 68)
Family relations	2994 (USD 40)
Middleman	6853 (USD 91)

For 61% of the tenants, location was an important factor for deciding where to rent. In Kikolo (46%) and Cacuco (55%), location played a less important role than on the average. Number of subdivisions was a decision factor for 38% of all interviewed tenants, while having a own kitchen only was important to 6% of the tenants. Surprisingly, 79% of all interviewed stated that the quality of the housing construction was not a decisive factor in determining the prices of the monthly rate.

According to the tenants, water costs were included in the monthly rent in 17% of the cases and electricity in 39% of the cases. Similarly, 24% of landlords confirmed that water was included in the monthly rent of their tenants and 53% stated the same for electricity bills. In the cases of those tenants with access to piped water, 72% have costs included in the monthly rent. Of all surveyed areas, this scenario is most common in Bairro Catambor. And in the cases of the tenants with access to the electricity grid, 54% have grid costs included in their monthly rent. Telephone and waste removal costs are almost never included in the monthly rent.

In general, monthly rents are higher when any of the above mentioned expenses are included.

3.4 Research question 4: Relationship between poverty indicators and form of tenure

For the purpose of this analysis, four UN-Habitat poverty indicators are used in this section, these being:

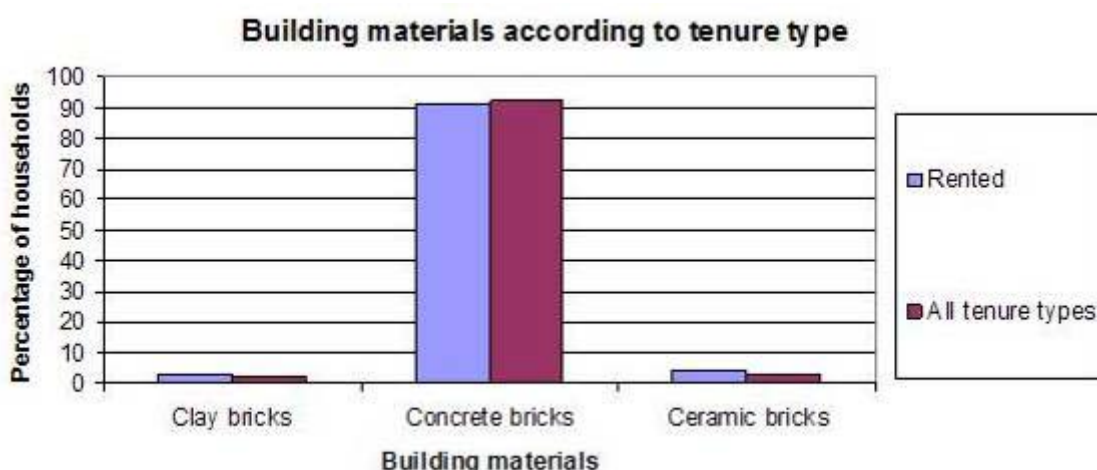
- Indicator 1: Durable structures
- Indicator 2: Access to drinking water
- Indicator 3: Access to improved sanitation
- Indicator 4: Connection to services

3.4.1 Indicator 1: Durable structures

Indicator definition:

Proportion of households living in a housing unit considered as 'durable', i.e. built on a nonhazardous location and has a structure permanent and adequate enough to protect its inhabitants from the extremes of climatic conditions such as rain, heat, cold, humidity.

The building materials of rented housing in Luanda are almost always concrete blocks, as is the case with all forms of housing in Luanda. Rented housing is only slightly more likely than other tenure types to be of un-burnt clay bricks (adobes) or ceramic bricks.



3.4.2 Indicator 4: Access to improved sanitation

Indicator definition:

Proportion of the population with access to improved sanitation or percentage of the population with access to facilities that hygienically separate human excreta from human, animal and insect contact.

Among tenants as a whole, 26% have access to their own toilet and 33% have access to their own kitchen, but 39% have no access to any other private space apart from the rooms that they rent. Half of tenants have access to a toilet shared with another family (or other families). Larger rented dwellings more frequently provide access to a kitchen, but even in 4 or 5 room rented houses, less than half provide access to a kitchen. The chance of having access to a private toilet goes up as the size of house goes up and the probability of sharing a toilet goes down, though about 20% of tenants in all sizes of dwelling do not have access to a toilet. As the number of rooms increase it is more likely that the toilet will be inside. However in more densely constructed areas (closer to the

city centre) it is more likely that the toilet will be inside, even in one or two roomed houses.

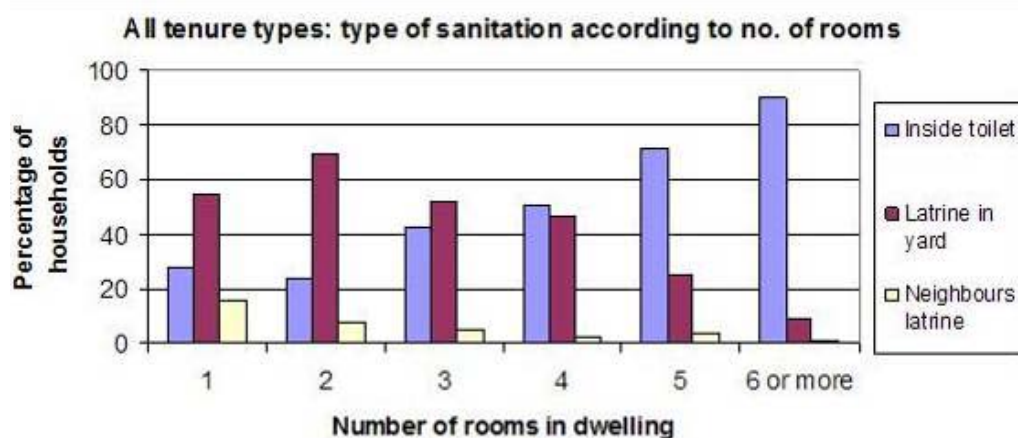
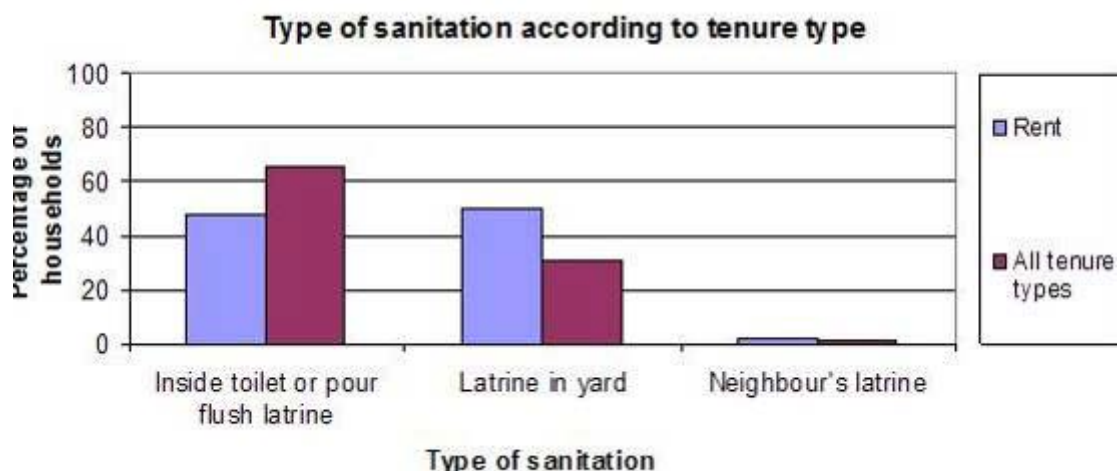
Access to kitchen and bathroom	Percentage of tenants
Own kitchen	33
Own toilet	26
Shared toilet	50
No bathroom	23

Three-quarters of tenants living in annexes do not have a kitchen, while just under half of tenants in other types of dwelling do not have a kitchen. Tenants who live in a whole house have more frequently shared bathrooms.

Three-quarters of tenants in Bairro Catambor do not have a kitchen. Catambor is a bairro with a very high population density close to the city centre, where there is a lack of space. Less than 10% of tenants in Kikolo and Cacuaco do not have a bathroom while 24% do not have one in Ngola Kiluanje and 30% do not have one in Catambor.

	Percentage of tenants: One or more rooms in a house	Percentage of tenants: One or more rooms in an annex	Percentage of tenants: complete house
Access to kitchen	51	23	55
Own bathroom	20	24	39
Shared bathroom	60	59	22
No bathroom	20	17	39
TOTAL	100	100	100

	Percentage of tenants in 1 room dwelling	Percentage of tenants in 2 room dwelling	Percentage of tenants in 3 room dwelling	Percentage of tenants in 4 or 5 room dwelling
Access to kitchen and bathroom				
Access to kitchen	28	34	43	44
Own bathroom	9	31	37	56
Shared bathroom	68	52	31	22
No bathroom	23	17	26	22
n/a	0	0	6	0
TOTAL	100	100	100	100



Twenty per cent of tenants consider that they have a very poor level of sanitation, and this percentage is highest in the Comuna of Ngola Kiluanje (34%) while it is between 7% and 13% in the other areas studied.

3.4.3 Indicators 3 & 5: Access to clean water & connection to services

Indicator definition (indicator 3):

Proportion of the population with sustainable access to an improved water source, urban, is the percentage of the urban population who use any of the following types of water supply for drinking: piped water, public tap, borehole or pump, protected well, protected spring or rainwater.

Indicator definition (indicator 5):

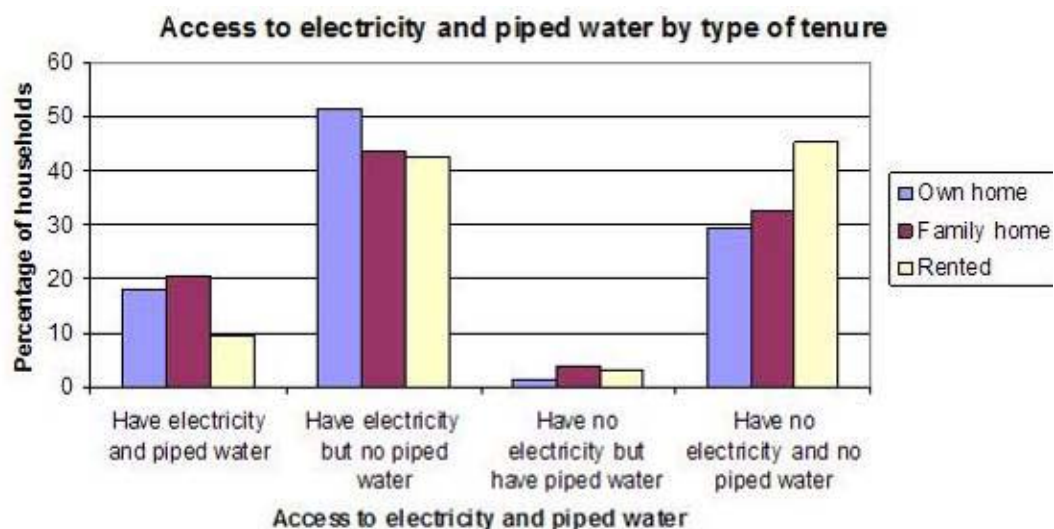
Percentage of households which, within their housing unit, are connected to:
a) piped water; b) sewerage; c) electricity; and d) telephone.

The way in which tenants have access to water varies more between areas than it does between type of dwelling. Catambor is closer to the city centre and has a higher level of access to piped water. Kikolo and Ngola Kiluange are areas with poor access to piped water where most water is obtained by purchase from a neighbour's tank (usually supplied by a tanker-lorry). In total 45% of tenants buy water from a neighbour's water tank and 21% get water from a standpipe.

Source of water	Percentage of tenants: Ngola Kiluange	Percentage of tenants: Bairro Catambor	Percentage of tenants: Kikolo	Percentage of tenants: Cacucaco
Piped water	5	24	0	5
Standpipe	18	27	6	58
Neighbour's tap	1	11	8	15
Neighbour's tank	50	27	81	21
Other source of water	26	11	5	1
TOTAL	100	100	100	100

Similarly, access to electricity, the method of removing rubbish and the level of sanitation vary more between Communes than between the type of dwelling. In total 65% of tenants have access to the public supply of electricity, 10% obtain electricity by other means and 25% have no electricity. In Catambor and Cacucaco, 90% or more have access by the public system. On other Comunas, fewer tenants have Access to the public supply and in Kikolo there is a strong dependence on informal, clandestine connections (*puxadas*).

Access to electricity	Percentage of tenants: Ngola Kiluange	Percentage of tenants: Bairro Catambor	Percentage of tenants: Kikolo	Percentage of tenants: Cacucaco
No access	39	6	30	5
Access to the public supply	53	90	41	95
Other means of Access	8	4	29	0
TOTAL	100	100	100	100



Only 4% of tenants burn or bury their rubbish, though this is more common in the Comuna of Cacuaco where there is more space to do this. A half of the other respondents have a regular service of collection of rubbish, and the other half leave their rubbish in another place from where rubbish is removed irregularly. It should be noted that almost all tenants in Catambor, a bairro close to the city centre, have a regular rubbish removal service.

How rubbish is dealt with	Percentage of tenants: Ngola Kiluanje	Percentage of tenants: Bairro Catambor	Percentage of tenants: Kikolo	Percentage of tenants: Cacuaco
Burn or bury	7	0	0	17
In a ditch or rubbish heap or on the beach (for irregular removal)	69	5	57	67
At the door or in a container (for regular removal)	24	95	43	16
TOTAL	100	100	100	100



Bairro da Praia do Bispo - 2005

Typical housing close to the centre of Luanda

3.5 Research question 5: Tenure security of private renting in the current land legislation

Access to land and housing in Angola is mainly framed by following key legal documents:

1. Law 9/04 (Land Law)
2. Decree-Law 58/07 (General Regulation for Land Access)
3. Law 3/07 (Law for Housing Provision)

None of these documents however make any specific reference to renting. The only law in Angola with a specific focus on rental housing is so called 'Tenant's Law' (Lei do Inquilinato, n.º43525) from 1961. While theoretically still applicable, it is outdated and not applied for informal peri-urban rental housing.

Tenure security of private renting therefore is mainly guaranteed through informal practice which however can be subject to violation, as have shown those view cases about abuses of landlords in regard to early expulsion of tenants or increased rent.

3.6 Research question 6: Comparison with this research's results and international experience

3.6.1 International experience

There is relatively little research internationally about urban rented housing. The research that exists indicates that there is a significant proportion of the urban population in developing countries who live in rented housing, and renting is a vital component of housing for a large proportion of families in large cities (Alan Gilbert, *Environment and Urbanism*, p.133-4).

However the significance of private rented housing for the urban poor varies from country to country. Where it is possible to obtain land cheaply the poorest of the poor often build their own accommodation; where land is not cheap the amount of rented housing is often highest. There are also variations, depending on whether the urban area is in a developed or a developing country, whether it is a small or large urban centre, and whether the country is stable or at war. Large cities have a higher proportion of renters than smaller ones (where unoccupied land is easier to find).

Magnitude of the rented housing sector in Africa

City	Country	Year	Percentage of households in rented accommodation
Alexandria	Egipto	1996	62
Cairo	Egipto	1996	63
Addis Abeba	Ethiopia	1998	60
Kumasi	Ghana	1998	57
Kisumu	Kenya	1998	82
Tripoli	Libya	1995	34
Lagos	Nigéria	1998	49
Cape Town	South Africa	1996	44
Johannesburg	South Africa	1996	42
Pretória	South Africa	1996	35

Source: UN-HABITAT, 2003

The literature suggests that tenants across the globe have similar characteristics. They tend to be younger, are often single and, when they are couples, renters normally have fewer children than owners. Renting tends to be a feature of the early part of the life cycle. The literature also suggests that the time of the large, exploitative landlord has passed. Small landlords now provide most of the housing stock, as indeed they have long tended to in many developed countries. Landlords generally live on the premises and are very similar to their tenants in terms of social and economic characteristics. Landlords tend to be older, and to have lived longer in the urban area, and to be slightly

less poor though not from a completely different economic group. It is often the case that landlords have a lower per capita income than tenants but to have more capital (invested in the housing stock).

In all countries there tends to be a preference for owning one's own home rather than being a tenant, and the "move to ownership is a one-way traffic". However there are often cases where renters remain as tenants even when they have resources to become owners.

There is, however, diversity in the rented housing sector. There are some wide differences on a number of variables. The rented property may be as small as a shared room or go up to a whole, large house. The property being rented may be only a space (COMMENT: I'm not sure what this means), it may be a property constructed by the landlord or it may be a formally constructed property (in various states of repair. (In South Africa it is common for the landlord not to construct a property for the tenants but to provide a space in the yard of his house on which the tenant can construct a shack. In South Africa in 1994 55% of urban families were said to be tenants.) Renting may be from a private landlord (who may have one or many properties), a company, an employer or a public entity. The relationship may be between family members, informal or highly formal, with various types of legal status. The rental period may be only a few hours or range up to several years (or quasi-permanency).

The conclusions of the international literature on rented housing suggest that rental housing is a valuable tenure to virtually every household at some stage in their lifetime and therefore should constitute a substantial element in the housing stock of every society. Not everyone can be or wants to be a homeowner and, even if they do, will at some time be a tenant. Since most landlords are little better off than their tenants, support for rental housing is not an inequitable policy. Support for rental housing should be regarded as a complement to homeownership, not as a form of competition because virtually all of today's owners were once tenants.

However the conclusions of the international literature on rented housing indicate that few governments have taken rental housing very seriously over the last thirty years. In many countries governments need to be persuaded to recognize that rental housing really exists. It is suggested that governments should create a tenure-neutral housing policy, encouraging large-scale investment in rental housing, encouraging the self-help landlord to build for rent and improving the quality of the rental housing stock. It is also suggested in much of the literature that ways need to be found to by-pass the expense and slowness of the judicial system in order to deal with any conflicts in the landlord-tenant relationship, though the literature suggests that the landlord-tenant relationship is usually not conflictual. There is further a lack of data about renters and sharers and policy tends to be to turn tenants into owners without considering whether some sectors of the populations want to be, or are forced to be, tenants (UN HABITAT, 1990) (UN HABITAT, 2003).

3.6.2 Comparison of international experience and research results

It would appear that one reason why the length of residence in rented property is longer in Luanda than in some other African cities is that tenants in Luanda are obliged to pay rent at least 6 months in advance, which reduces the number of very short-term tenancies.

4 Conclusions & Recommendations

There is a **significant sector of informally rented housing in peri-urban Luanda**. Different surveys give differing results about the size of this sector, probably because they cover different areas, but it is clear that approximately 15% of informal housing in these areas is rented. Based on most recent demographic estimates, this report showed that these 15% cover approximately 780.000 people in Luanda out of a total peri-urban population of approximately 5.2 million. Informally rented housing is found in most parts of the city, though there are differences in the percentage of dwellings between different parts of the city.

Most informally rented housing is an annex to the main house and consists of one bedroom and one living room.

Landlords usually only have one property to rent, and there are very few multi-property landlords. Some landlords built annexes to their houses to accommodate relations who arrived in Luanda as displaced people then. When their relatives moved out, they began to rent out the annexes to anyone who wanted to rent it. In other cases landlords have constructed annexes specifically to rent out, and this reinforces the strategy of diversifying sources of income. The capital for constructing property to rent out usually comes from the profits of other informal economic activities.

A tenant will on **average stay in a dwelling for 28 months**. This is a much shorter period than a household will stay in an owned dwelling, but it is longer than the average period that tenants stay in rented housing in other African countries. Disagreements between the landlord and tenant are one reason for the moving, though tenants also move because they want to live in a different location, or have better conditions or because they have managed to build their own home.

Almost **all tenants have the intention of eventually becoming house-owners**. This is mainly because of a perception that the rented housing is insecure. Households who rent their home see it as a short-term option while they try to obtain or build their own home. Tenant heads of household are younger than other heads of household, have a smaller family and are part of the lower levels of the general informal economy. A head of household who is a tenant is considered to be poor, and usually has a self-perception of being poor. Households who rent are normally newly formed households, derived from migration to Luanda, marital breakdown or young people leaving home to start a family.

This **is in line with international experience**, which is that tenants tend to be younger, and to be smaller families compared to owners. Renting tends to be a feature of the early part of the life cycle. The international experience is also that the time of the large,

exploitative landlord has passed and that small landlords now provide most of the housing stock, as indeed they have long tended to in many developed countries. Landlords generally live on the premises and are very similar to their tenants in terms of social and economic characteristics. Landlords tend to be older, and to have lived longer in the urban area, and to be slightly less poor though not to be from a completely different economic group. In the case of Luanda, landlords tend to live near their properties and to have a similar economic characteristics to their tenants. As in other countries there is a preference for owning one's own home rather than being a tenant, and the "move to ownership is a one-way traffic".

The **average rent** is 5500 Kwanzas per month (about 75 US Dollars per month). Rents however depend on the size of the house, the services available (water, electricity, type of sanitation) and on the location. Access to the places of employment and key sites in the informal economy pushes up the rent. On average rent accounts for about a quarter of household expenses, which is in line with the international experience. Rent is frequently paid for six months or one year in advance, and tenants usually have to seek loans to do this. It would appear that this is one reason why the length of residence in rented property is longer in Luanda than in some other African cities.

Recommendations

Despite the significance of informally rented housing in Luanda, it does not receive attention from the Government. This is unsurprising as international literature shows that few Governments do give rented housing the attention that it deserves. Governments tend not to recognize that rental housing exists as an important form of housing tenure and that many households rent their housing at some stage in their housing career. Although home ownership is the preferred housing option, rented housing appears to be unavoidable while households raise the capital to buy or build their own home, find land and organize the building of a self-build home.

It is recommended that the Government pay more attention to the sector and update the law on rented housing, which dates from 1961. It is also recommended that the Government provide a standard, simplified contract for landlords and tenants. The conclusion in the international literature, that Governments should find ways to by-pass the expense and slowness of the judicial system while protecting tenants and landlords, applies in Angola.

It is recommended that the Government of Angola should examine its embryonic housing policy to see if it is tenure-neutral, whether it encourages investment in rental housing, and whether it encourages the self-help landlord to build for rent and improve the quality of the rental housing stock. It is further recommended that rental housing is taken into account in the currently emerging housing programs that are implemented on a national level.

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Appendix 1: Peri-urban private rental housing in the Media and in Angolan popular culture

In the popular culture of Angola, rental housing has a negative stigma associated with it. Songs have been written about the woes of the poor who live in this situation. The “Angolan Dream” is to own one's own house, irrespective of its quality or location. The following are Angolan poems and song lyrics in Portuguese and national languages that have been collected that deal with the issues of rental housing and access to one's own land.

*Possas*¹⁵! Não estou a aguentar viver na casa de aluguer.
Da maneira que o terreno está a subir!
Casa então..., já não se fala.

Quem não sonha ter uma casa?
Mas há quem ter uma casa já não é sonho
É pesadelo de arrepiar cabelo

Em Luanda a maioria das pessoas vivem no aluguer
Ou na casa dum familiar,
Quantos jovens já com uma certa idade
Estão envelhecer mesmo na casa dos pais?
Não é por livre vontade
Quantos vivem na casa dos sogros ou
De uma pessoa amiga
As vezes o dono da casa nem liga,
Mas os vizinhos só te viram a fazer manobra
Ficam a falar: “esse aqui vai morrer na casa da sogra”.

Casa, terreno, cada dia que passa tá subir.
Se aluguer tá difícil,
Imagina construir: tá caríssimo
Um quarto e sala 100 Dólar;
Mesmo no *gueto* hoje em dia é raríssimo
Encontras a casa sem condições
E quando remodelas a casa o dono acende logo o messo¹⁶,
O mês a seguir sobe logo o preço
e se for então bem alto
És obrigado a abandonar a casa
E procurar um sitio mais barato ou mais acessível,
Hoje estás aqui amanhã estas ali
Casa de renda é assim, uns até alugam no princípio
Mas depois já não tá dar mais
Acabam por voltar na casa dos pais.

Viver numa casa arrendada não é fácil
Pergunta quem esta nesta situação,

¹⁵ Interjeição para indicar desagrado, desacordo com certa situação.

¹⁶ Messo significa olho na língua Kimbundo. Acende o messo significaria que desperta a cobiça

O pior ainda é arrendar ou viver na casa de alguém
Onde o filho ou a mulher dele não vai com a tua cara,
Grande a comichão.

Por isso eu vou lutar
P´ra ter a minha casa
Na renda já não tá dar
Vou lutar p´ra construir
Que seja longe ou perto
Se na cidade ou no gueto¹⁷
Já não importa a distância
O importante é ter minha casa.

Nesta luta de casa
Somos muitos a procura de um tecto,
Quem me dera ter uma casa num condomínio
Ou num destes projectos
“Pede um credito bancário”,
Com o salário que ganho
Mesmo economizando quinze anos ‘não apanho’¹⁸.

Se p´ra comprar terreno é que se vê
Quantos compram terreno e não conseguem construir?
Olha o preço do cimento
p´ra acabar uma obra fica tipo que tá no engarrafamento:
Anda, pára, anda pára
É uma dor de cabeça com febre

E se não tiver sorte ou alguém de ‘costas largas’¹⁹
Vem outra pessoa te recebe,
“é luxo na miséria, em vez de comprar casa ta comprar carro!”
O que é que uma coisa tem a ver?
Se o preço de um carrozito,
Chegasse p´rá comprar um apartamento
Muitos já não estariam na casa de aluguer.

Assistimos amigos, vizinhos, famílias em guerra
Por causa duma casa ou por um pedaço de terra.
Já vi o pai ainda em vida,
Mas o filho já tá pôr olho na casa
“Esse velho também não baza”²⁰,
Já virão!??
Marido faleceu e a família do marido
Quer receber a casa na viúva
Aqui mandam *nóias*²¹
As vezes um terreno vendem em duas pessoas,
Nos prédios quantos fecham varanda,

¹⁷ Expressão para dizer zona informal, musseque

¹⁸ Não apanho equivale a não consigo

¹⁹ Alguém com influência

²⁰ ‘Esse pai também não morre’

²¹ Situações

Para fazer um quarto
Dormir na sala tens que acordar sempre cedo, é chato
Quando um pai de família morre
Sem deixar casa ou terreno
Depois os filhos ficam a zungar²² de cima para baixo
Ai que inferno.

Agora em Luanda
Basta ouvir que estão vender terreno numa banda
Toda gente vai lá correr
Muitos estão arrendar a sua casa
Para ir alugar num sítio a menos preço.

Casa agora é negocio
Por isso não vale a pena ter receio
Hoje quase em todas casas
Tem pessoas a dormir na sala ou na varanda
Não tem outro meio casa de renda é complicado,
Você chora, nunca tas seguro
A qualquer hora o dono vem com uma desculpa
E te põem fora lá tá você
Com bikuatas²³ novamente a procura de um cúbico,
Por isso; viver na casa de renda
Toda vida também não fico
Vou lutar p'ra conseguir uma casa
Nem que for em Caxito²⁴.

“Até no terraço já estão a construir...
Agora quando o terreno é pequeno fazem primeiro andar
Não há espaço isso tá mal...
Não é por mal
Estrangeiro chega aqui compra casa ou terreno bem caro,
Podem alugar uma suite a mil dólares.
Mangolé agora só consegue alugar casa no musseque,
Com o tempo e a cidade só vai ser habitada por estrangeiros
Ou por que tem dinheiro”...

Artista: Afroman
Título: Pesadelo
Álbum: Mentalidade

...Eu queria ter good life
Tipo Paff²⁵ ter um drive um Rav²⁶ ou um X5²⁷,

²² Expressão que significa andar a deriva de cima a baixo. Expressão usada para os vendedores ambulantes.

²³ Haveres

²⁴ Município da Província do Bengo, trata-se da Província mais próxima de Luanda.

²⁵ Paff Daddy é um cantor americano de música rap

“Paranóia” até parece nóia²⁸ mas não
O pobre também sonha.
Zungueiro²⁹ ou lavador de carro
Já não é de se ter vergonha,
“Emprego não tá fácil”.
Eu trabalhava de oito
Para dezoito
Meu salário era mais estreito do que a Folha 8³⁰
Na casa de renda onde eu vivia
O que o dono fazia todo mundo via,
Bastava só comprar uma geleira a renda subia,
Posso ser um bobo mas não sou pateta,
Tentei ser ambulante de tanto fugir fiscal virei³¹ atleta.
Hoje eu passo na TV quem me viu e quem me vê
Que seja pela necessidade ou pela via de fé
Não importa o nome nem a origem
Das forças que nos obrigam a ficar de pé
Eh as vezes não é preciso ver p’ra crer...

Artista: SSP e Afroman

Título: Vais conseguir

Se eu tivesse meu dinheiro
Construiria a minha casa
Mas devido da pobreza
Hei-de morrer na casa de renda.

Meus filhos vão crescendo e não sei o que fazer

CORO

Desde o passado foi sempre assim
A casa de renda é um sofrimento
Quem nela vive o sono nunca acaba
Hoje para baixo amanhã para cima.

(Batem a porta)

- Quem é?

- É o Kota Duro

- Ah! Kota Duro! Como estás?

- Ya ndengue, como passou?

²⁶ Rav trata-se de Rav4 um modelo de Toyota com tracção nas 4 rodas, muito comum na cidade de Luanda, por se tratar de uma cidade com ainda muitos problemas nas estradas esburacadas, pelo que as aspirações dos habitantes de Luanda é ter um potente carro com tracção nas 4 rodas para não ter problemas de circulação viária.

²⁷ Trata-se de um modelo do BMW, carro de alto luxo.

²⁸ Expressão da gíria para significar paranóia

²⁹ Expressão para significar vendedor ambulante. Derivado do verbo “zungar” que significa estar de cima a baixo pela cidade

³⁰ Folha 8 é um jornal semanário privado

³¹ Tornei-me (virei é uma expressão da gíria de Luanda)

- Passei bem.
- Epá, eu apenas vim vos dizer o seguinte:
Mesmo ontem eu recebi um dos irmãos provenientes da zona.
De maneiras que eu necessito a residência no espaço de 5 dias.
- 5 Dias? Kota Duro?! Na lei o prazo é de 90 dias!
- Eu não concordo com esta lei porque a casa é muito minha.

Artista: Ndengues do Kota Duro
Titulo: Casa de Renda

Sou um pacato cidadão,
Sou um igual a muitos
Não tenho casa
Também vivo de renda

Antes vivia no Prenda³²
O senhor subiu-me as rendas
Fui parar no Cassenda³³

Mu Luanda ó Ngongo
mu Luanda ó hady³⁴

Se kwala ni nzó ó Luanda
Ó ngongo ó Luanda ó hady,³⁵

O senhor subiu-me as rendas
Fiquei sem baliza fui à deriva,
Fui parar no Cazenga³⁶

Dijina dyame gira bairro³⁷,

Depois de seis meses
O senhor venho me dizer:
"Meu filho vai casar"
Eu tive de mudar
Papei cola.

Dijina dyame gira bairro...

Em Luanda
Meu nome é gira bairro
Todos me conhecem,

³² Bairro da Cidade de Luanda no Município da Maianga

³³ Bairro da Cidade de Luanda no Município da Maianga

³⁴ Expressão em língua Kimbundo que significa: A vida em Luanda é sofrimento

³⁵ Expressão em língua Kimbundo que significa: "Se não tens casa a vida em Luanda é um sofrimento"

³⁶ Bairro de Luanda no Município do mesmo nome Cazenga

³⁷ Expressão em língua kimbundo que significa: "meu nome é gira bairro"

Me chamam também de vizinho.
Bom dia vizinho,
Boa tarde vizinho.
Até a noite me reconhecem
“olha o vizinho”!

Título: Gira Bairro
Artista: Vavá

Appendix 2 Questionnaire for Tenants

INTRODUCAO

Bom dia. Estamos trabalhando para uma ONG Angolana, Development Workshop, a fazer um inquerito sobre o mercado de arrendamento de casas em Luanda, e gostaria fazer algumas perguntas ao chefe da familia neste sentido. MOSTRAR CREDENCIAL

A pesquisa é uma iniciativa da ONG com objectivo de compreender a importância do mercado de arrendamento de habitação na cidade e na vida das pessoas – quer inquilinos actuais, anteriores, ou senhorias actuais.

Se aceitasse participar as suas informações seriam guardadas em segredo e a sua participação será anónima, somente precisamos saber como a(o) senhor/a e fazer uma referencia da localizacao.

1) Neste momento o senhor/a é um inquilino nesta casa?

- a. Sim ☐
- b. Não ☐

2) Se não for inquilino nesta casa, ja foi inquilino em outra casa na cidade de Luanda?

- a. Sim ☐
- b. Não ☐

3) Neste momento o senhor/a é senhorio desta ou uma outra residencia?

- a. Sim ☐
- b. Não ☐

Se a resposta 3 for Sim, vai ao inquerito das senhorias

Se a resposta 3 for Não, mais quer a resposta 1 quer a resposta 2 fosse Sim, vai ao inquerito dos inquilinos (pagina seguinte neste guião)

Se a respostas a 1, 2 e 3 foram Não, agradeça e despeda-se

Appendix 3 Questionnaire for Landlords

GUIA DE ENTREVISTA PARA SENHORIOS

A LOCALIZAÇÃO

A1 CIDADE **Luanda**

A2 COORDENADAS DA CASA DO ENTREVISTADO

Long

--	--	--	--	--	--	--	--

Lat

--	--	--	--	--	--	--	--

A3

CÓDIGO DO SÍTIO

--	--

A4

NUMERO DO QUESTIONÁRIO

--	--	--	--

A5

CÓDIGO DO INQUIRIDOR

--	--	--

CODIGO

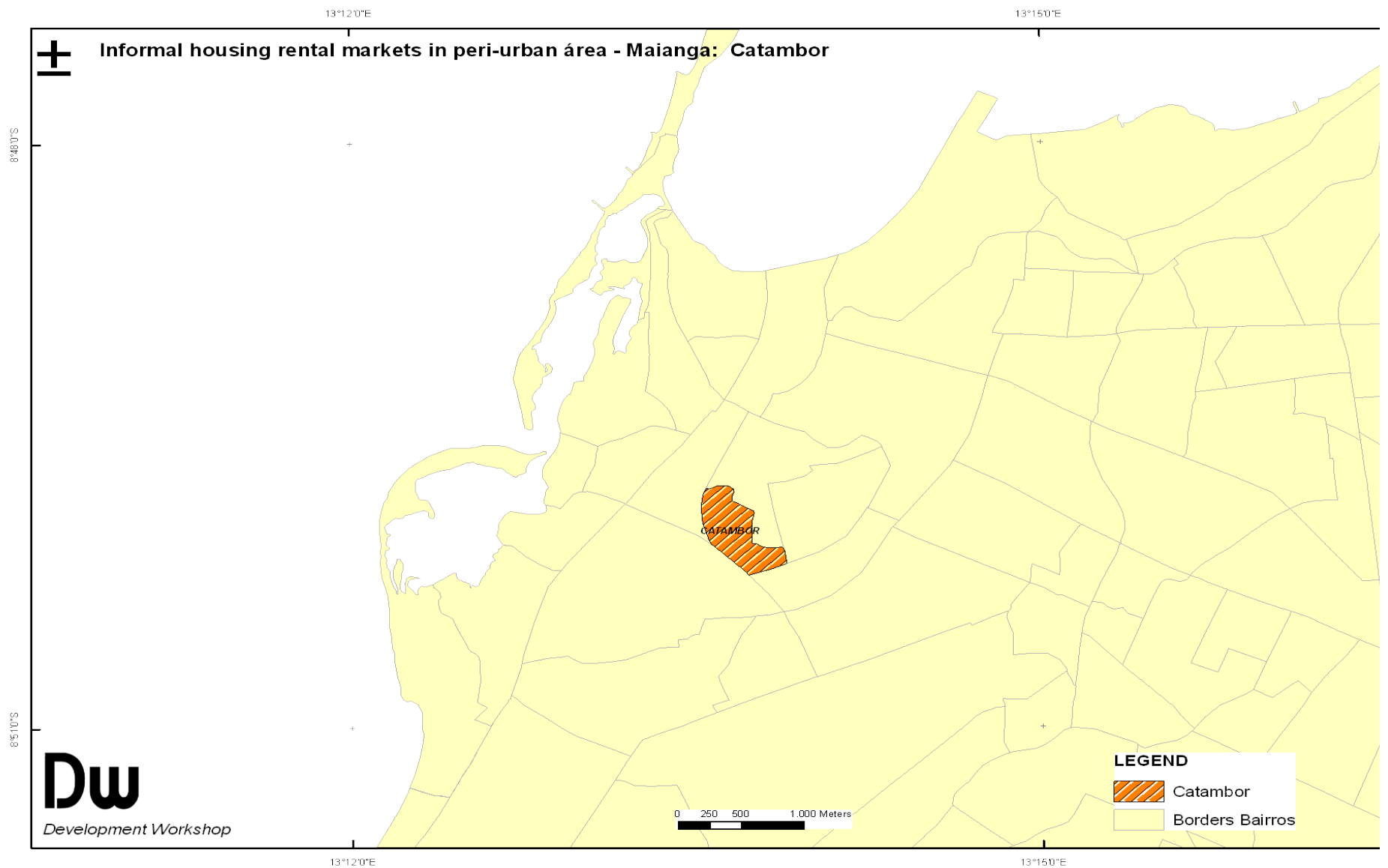
A6 MUNICÍPIO

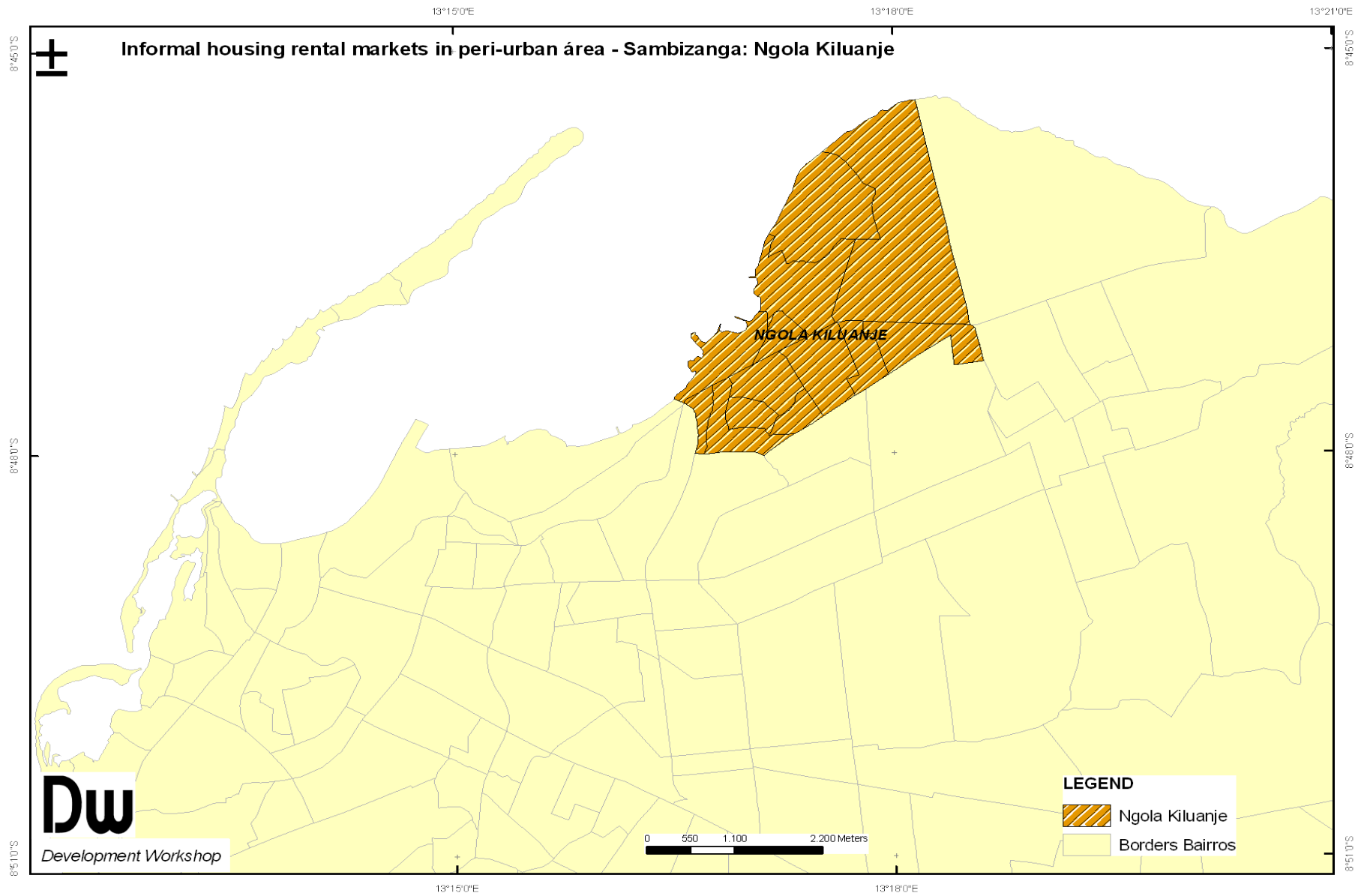
A7 COMUNA

A8 BAIRRO

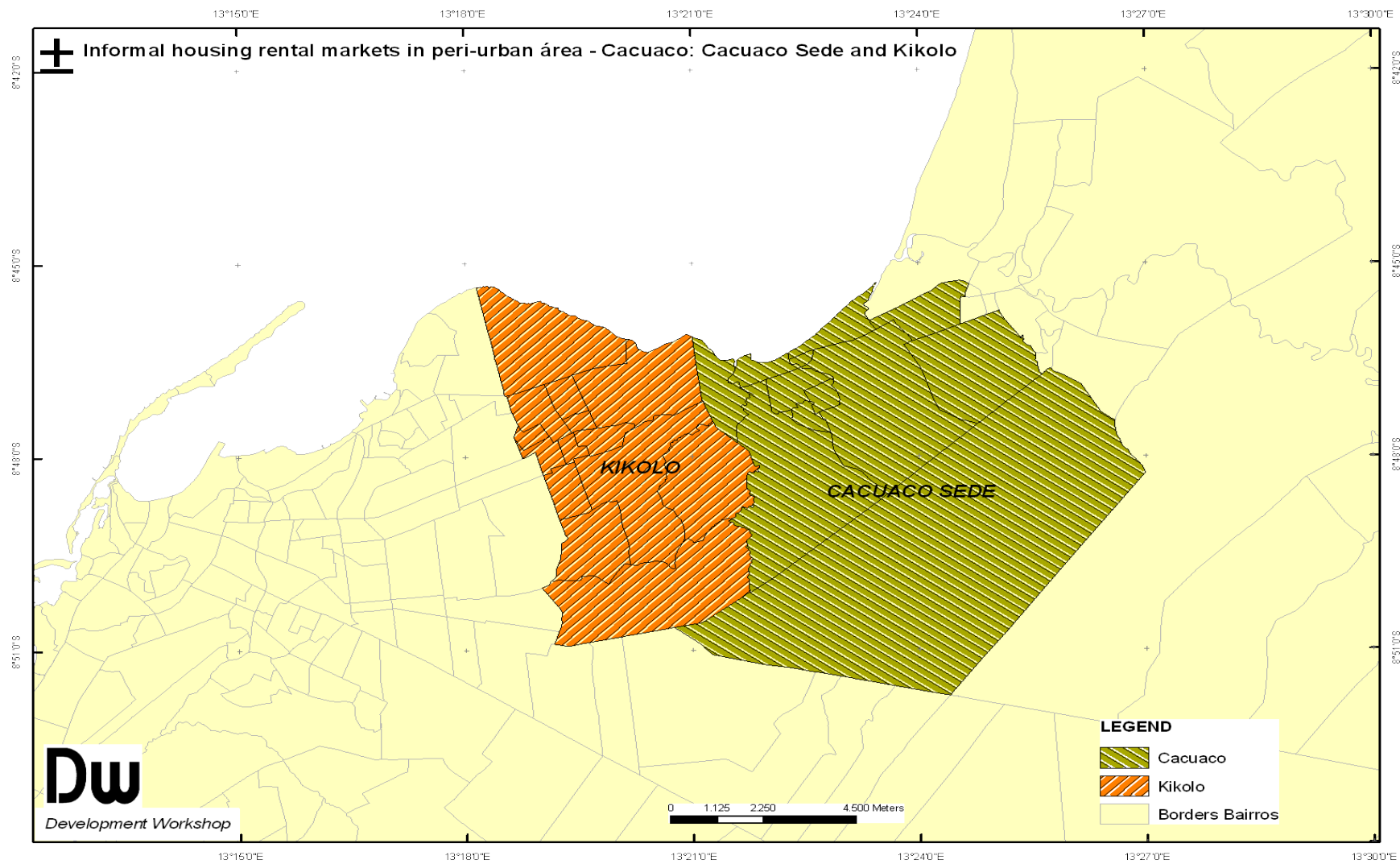
Appendix 4: Maps of Sample Areas

Ngola Kiluanje – Sambizanga





Kikolo e Cacuo Sede – Cacuo



Appendix 5: Three short case histories of landlords and tenants

Tenant & landlord

For 20 years, Maria lived in the house of her parents in Maianga. At her 20th birthday she got married and the couple moved to a small rented house with one living and one bed room in Bairro Popular, Municipality of Kilamba Kiaxi. They stayed there for three years, but due to the rather high monthly rent, they decided to move to the house of Maria's grandfather in Bairro Rangel where they stayed for the following 12 years.

When Maria's father decides to rent her grandfather's place, she and her husband move out and find rented housing in Sambizanga where they stay for another 8 years. At this stage, Maria divorces from her husband but soon marries again. With her new husband, her status moves from tenant to landlord as he bought a house with an annex that is being rented. This new place is back in the area where Maria was born, in the Municipality of Maianga.

Tenant & landlord

Albertina Sanhanga, 40 years old at the time of the interview, was born and raised in the Municipality of Cazenga where she lived during 15 years. After the divorce of her parents, she and her brothers moved to their grandfather's house in Cacucua where she stayed for another 5 years.

Albertina married when she was 20 years old and started living with her husband in Cazenga (Bairro Hoji-Ya-Henda) in a rented house. They stayed there for 3 years but then Albertina got separated from her husband and moved to live with her brother who stayed in a rented house in Cacucua. She stayed there for 2 years, but because her brother's place was rather small, she soon left and moved into a rented house in Viana, with one living and one bed room. During the three years she lived there, she managed to buy a piece of land and build her own house. Shortly after finishing her own house, she married again and moved with her new husband into a rented place in Cacucua. Her newly built house in Viana was rented to somebody else. They did however not stay in Cacucua for long as her husband found a job with a construction company in Luanda Sul, and they were forced to find a rented place close to her husband's new employment. That's when they found a house in Golfo II where they continue living to date.

Tenant

Rui Bernardo, 30 old and born in Bengo Province, came to Luanda when he was 8 years old because his father was transferred there by his employer. The family's first rented housing was in Sambizanga, in Bairro da Lixeira, where they lived for two years in a small house with one living and one bedroom. At the time they were four, including his mother and his younger sister. But as another three brothers joined the family over the coming years, the house turned too small for all and they moved to another rented house in Boavista where they lived for 10 years. During this time, his father started building a house in Sambizanga where the whole family moved to when Rui was 24 years old. At the age of 25, Rui got married because there was a lack of space in the backyard of his parents place in Sambizanga, he preferred to rent a room where he lives with his wife and his daughter for almost 5 years now. Rui is a market vendor of imported clothing in Roque Santeiro market. He recently bought land in Panguila and started building their own house with two bedrooms and an annex in the backyard. He will probably rent the house during the first couple of years until his own family becomes bigger.